Case 09-30126 Doc 1 Filed 08/17/09 Entered 08/17/09 19:49:49 Desc Main <u>B1 (Official Form 1) (1/08)</u> <u>Document Page 1 of 43</u>

United States Bankruptcy Court

Northern District of Illinois Eastern Division

Valuntamy Datition			
	luntary Petition	Valu	

										•	
Name of Debtor (it	nter Last, First, I	Middle):			Name o	f Joint Debtor (S	pouse) (Last, F	irst, Middle)			
	l	Leslie,	Cliffor	d				Lesli	e, Mary,	Jane	
All Other Names u and trade names):		ebtor in the last	8 years (inclu	de married, m	aiden		er Names used and trade name		otor in the last 8	years (includ	e married,
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) * ***-**-9597							Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) * ***-**-8036				
Street Address of	Debtor (No. 8	& Street, City, an	id State):			Street Address of Joint Debtor (No. & Street, City, and State):					
140 Cypre	ess Driv	е				140 Cypress Drive					
Bolingbro	ok IL				60440	Bolingbrook IL 60440					60440
County of Resider	nce or of the F	Principal Place o	f Business:			County	of Residence or	of the Principa	Place of Busine	ess:	
		WI	LL						WILL		
Mailing Address of	f Debtor (if dif	ferent from stree	et address)			Mailing Address of Joint Debtor (if different from street address):					
Location of Princip	oal Assets of E	Business Debtor	(if different fr	om street add	ress above):						
	otor (Form of C	Organization)		Nature of Bu (Check one	box.)			kruptcy Code U	Inder Which the	Petition is F	iled (Check one box)
	l (includes Joi oit D on page 2 c	,		Care Busines Asset Real E		Chapter 7 Chapter 15 Petition for Recognition Chapter 9 of a Foreign Main Proceeding					•
☐ Corporati	ion (includes l	LLC & LLP)		d in 11 U.S.C			napter 11		_		•
☐ Partnersh	nip		☐ Stock				napter 12 napter 13		☐ Chapter 1 of a Forei	5 Petition for an Nonmain	-
Other (If	debtor is not o	one of the	1_	nodity Broker				Nature	of Debts (Check	one Box)	
	tities, check to type of entity		☐ Cleari	ng Bank		■ De	bto are primaril		_	ts are primari	ly hueinese
	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	,	- Other	Tax-Exempt	Entity		bts are primarily bts, defined in 1		debt		ny business
				Check box, if ap			01(8) as "incurr lividual primarily	•			
			organi	zation under T	itle 26 of the	ре	rsonal, family, o				
				States Code uue Code).	(the internal	Pu	rpose."				
		Filing Fee (C	heck one box)			Check o	ne hox	CI	napter 11 Debto	rs	
Filing Fee atta	ached							business debtor	as defined in 11	I U.S.C. § 10	1(51D)
☐ Filing Fee to b	e paid in insta	allments (applica	able in individ	uals only). Mus	st attach		☐ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D)				
•		ourt's considerat					Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed to				
		installments. Ru	, ,				insiders or affliates) are less than \$2,190,000. Check all applicable boxes:				
☐ Filing Fee way attach signed		I (applicable to on the court's con					A plan is being filed with this petition				
-							•	•	icited prepetition 11 U.S.C. § 112		more classes
	ates that funds ates that, after	will be available any exempt pro	perty is exclu			enses paid, the	re will be no			This spa	ce is for court use only
funds availabl		ion to unsecured	d creditors.								
■ 1-	5 0-	100-	□ 200-	1,000-	5 ,001-	10,001	25.004	5 0,001	Over		
49	99	199	999	5,000	10,000	25,000	25,001 50,000	100,000	Over 100,000		
Estimated Assets	=		□ 6500.004	© \$1,000,001	1	D	© \$100,000,001	□ *500 000 004	Mara than		
\$0 to \$50,000	\$50,001to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,001 to \$10	\$10,000,001 to \$50	\$50,000,001 to \$100	\$100,000,001 to \$500	\$500,000,001 to \$1billion	More than \$1 billion		
Estimated Liabilities	<u> </u>	•	million	million	million	million	million				
\$0 to	\$50,001 to	\$100,001 to	\$500,001	\$1,000,001	\$10,000,001	\$50,000,001	\$100,000,001	\$500,000,001	More than		
\$50,000	\$100,000	\$500,000	to \$1 million	to \$10 million	to \$50 million	to \$100 million	to \$500 million	to \$1billion	\$1 billion		

B1 (Official Form 1) (1/08) Documen	t Page 2 of 43			
Voluntary Petition	Name of Debtor(s)			
This page must be completed and filed in every case)	Leslie, Clifford Mary Jane Leslie			
	Mary Jane Lesile			
All Prior Bankruptcy Case Filed Within L Location Where Filed:	ast 8 Years (if more than two, attach additional sheet) Case Number: Date Filed:			
None	Case Number: Date Filed:			
None	_			
Pending Bankruptcy Case Filed by any Spouse, Partne	r, or Affilate of this Debtor (if more than one, attach additional sheet)			
Name of Debtor:	Case Number: Date Filed:			
None				
District:	Relationship: Judge:			
Exhibit A	Exhibit B			
(To be completed if debtor is required to file periodic reports (e.g.	1 I the attorney for the netitioner named in the foregoing netition, declare that I			
forms 10K and 10Q) with the Securities and Exchange Commission	nave informed the petitioner that [ne or sne] may proceed under chapter 7, 11, 12			
pursuant to Section 13 or 15 (d) of the Securities Exchange Act 1934 and is requesting relief under chapter 11.)	or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice			
, , , , , , , , , , , , , , , , , , , ,	required by 11 USC § 342(b).			
Exhibit A is attached and made a part of this petition.	/s/ W. Alexander Wilson			
Exhibit A is attached and made a part of this petition.	/5/ W. Alexander Wilson			
	W. Alexander Wilson Dated: 08/17/2009			
	Exhibit C			
Does the debtor own or have possession of any property that poses or is	alleged to pose a threat of imminent and identifiable harm to public health or safety?			
Yes, and Exhibit C is attached and made a part of this petition.				
■ No.				
	Exhibit D is filed, each spouse must complete and attach a separate Exhibit D.)			
Exhibit D completed and signed by the debtor is attached and made a part of				
If this is a joint petition:	uno poddori.			
Exhibit D also completed and signed by the joint debtor is attached and made	e a part of this petition.			
Information Dog	arding the Debter Venue			
	araing the Debtor - Venue the Applicable Box.)			
_	pal place of business, or principal assets in this District for 180 days			
immediately preceding the date of this petition or for a lon	ger part of such 180 days than in any other District.			
There is a bankruptcy case concerning debtor's affiliate, (general partner, or partnership pending in this District.			
Debtor is a debtor in a foreign proceeding and has its prir	ocinal place of business or principal assets in the United			
	s or assets in the United States but is a defendant in an action			
	r the interests of the parties will be served in regard to the			
relief sought in this District.				
Certification by a Debtor Who Re	esides as a Tenant of Residential Property			
(Check a	Il applicable boxes.)			
Landlord has a judgment against the debtor for possessing following.)	on of debtor's residence. (If box checked, complete the			
(Name of landlord that obtained judgme	ent)			
(Address of Landlord)				
Debtor claims that under applicable nonbankruptcy law, the	nere are circumstances under which the debtor would be			
permitted to cure the entire monetary default that gave ris				
possession was entered, and				
Debtor has included in this petition the deposit with the co	urt of any rent that would become due during the 30-day			
period after the filing of the petition. Debtor certifies that he/she has served the Landlord with	this certification. (11 U.S.C. § 362(1))			
	` ''			

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Voluntary Petition

This page must be completed and filed in every case)

Name of Joint Debtor(s)

Leslie, Clifford Mary Jane Leslie

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

/s/ Clifford Leslie

Clifford Leslie

Dated: 08/01/2009

/s/ Mary Jane Leslie

Mary Jane Leslie

Dated: 08/01/2009

Signature of Attorney

/s/ W. Alexander Wilson

Signature of Attorney for Debtor(s)

W. Alexander Wilson

Printed Name of Attorney for Debtor(s)

LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH)

Date: 08/17/2009

* In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States

Code. Certified copies of the documents required by 11 U.S.C. § 1515 are

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

<< Sign & Date on Those Lines

<< Sign & Date on Those Lines

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section.

Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.



UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Clifford Leslie and Mary Jane Leslie, Debtors

Bankruptcy Docket #:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

		Clifford Leslie	Here
Dated:	08/01/2009	/s/ Clifford Leslie	Sign & Date
I certify ur	nder penalty of perjury that t	the information provided above is true and correct.	
does r	The United States trustee or ban not apply in this district.	nkruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 1	09(h)
	Active military duty in a military	combat zone.	
partic	• •	C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to n person, by telephone, or through the Internet.);	
of rea		.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incap with respect to financial responsibilities.);	able
	4. I am not required to receive a creation for determination by the court.]	edit counseling briefing because of: [Check the applicable statement.] [Must be accompanied	
your b mana the 30	pankruptcy petition and promptly file a gement plan developed through the a D-day deadline can be granted only fo	the court, you must still obtain the credit counseling briefing within the first 30 days after you fill a certificate from the agency that provided the counseling, together with a copy of any debt agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension creates and is limited to a maximum of 15 days. Your case may also be dismissed if the coulur bankruptcy case without first receiving a credit counseling briefing.	on of
•	from the time I made my request, an can file my bankruptcy case now. [M	counseling services from an approved agency but was unable to obtain the services during the nd the following exigent circumstances merit a temporary waiver of the credit counseling requirely lust be accompanied by a motion for determination by the court.] [Summarize exigent circumst	rement
perfo a cop	ed States trustee or bankruptcy admi orming a related budget analysis, but	filing of my bankruptcy case, I received a briefing from a credit counseling agency approved be inistrator that outlined the opportunties for available credit counseling and assisted me in a l do not have a certificate from the agency describing the services provided to me. You must escribing the services provided to you and a copy of any debt repayment plan developed through bankruptcy case is filed.	file
perfo	ed States trustee or bankruptcy admit orming a related budget analysis, and	initially of thy balkinghey case, received a briefing from a credit counseling agency approved by instruction that outlined the opportunities for available credit counseling and assisted me in a I have a certificate from the agency describing the services provided to me. Attach a copy of the plan developed through the agency.	
	1 Within the 180 days before the	tiling of my bankruptcy case, i received a briefing from a credit counseling agency approved by	ov tne

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Clifford Leslie and Mary Jane Leslie, Debtors

Bankruptcy Docket #:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

		Mary Jane Leslie	Here
Dated	: 08/01/2009	/s/ Mary Jane Leslie	Sign & Date
I certify	y under penalty of perjury that	the information provided above is true and correct.	
do	The United States trustee or bases not apply in this district.	ankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C	:. § 109(h)
	Active military duty in a military	ry combat zone.	
ра	- 1	.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable efform in person, by telephone, or through the Internet.);	t, to
Of		S.C. \S 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be swith respect to financial responsibilities.);	incapable
by	4. I am not required to receive a contain a motion for determination by the court	credit counseling briefing because of: [Check the applicable statement.] [Must be accompt.]	panied
m th	our bankruptcy petition and promptly file lanagement plan developed through the le 30-day deadline can be granted only	the court, you must still obtain the credit counseling briefing within the first 30 days after a certificate from the agency that provided the counseling, together with a copy of any dot agency. Failure to fulfill these requirements may result in dismissal of your case. Any export of cause and is limited to a maximum of 15 days. Your case may also be dismissed if the cour bankruptcy case without first receiving a credit counseling briefing.	ebt tension of
\$	days from the time I made my request,	t counseling services from an approved agency but was unable to obtain the services duri and the following exigent circumstances merit a temporary waiver of the credit counseling Must be accompanied by a motion for determination by the court.] [Summarize exigent cir	requirement
	United States trustee or bankruptcy adr performing a related budget analysis, b	the filing of my bankruptcy case, I received a briefing from a credit counseling agency approximitistrator that outlined the opportunties for available credit counseling and assisted me in the I do not have a certificate from the agency describing the services provided to me. You describing the services provided to you and a copy of any debt repayment plan developed your bankruptcy case is filed.	must file
	United States trustee or bankruptcy adroerforming a related budget analysis, a	e filing of my bankruptcy case, I received a briefing from a credit counseling agency appro ninistrator that outlined the opportunties for available credit counseling and assisted me in and I have a certificate from the agency describing the services provided to me. Attach a comment plan developed through the agency.	·

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UNITED STATES BANKÄUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Clifford Leslie and Mary Jane Leslie, Debtors

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

			AMOUNTS SCHEDULED		
Name of Schedule	Attached YES NO	Pages	Assets	Liabilities	Other
SCHEDULE A - Real Property	Yes	1	\$160,000	\$-	\$-
SCHEDULE B - Personal Property	Yes	3	\$10,900	\$-	\$-
SCHEDULE C - Property Claimed as Exempt	Yes	1+	\$-	\$-	\$-
SCHEDULE D - Creditors Holding Secured Claims	Yes	1+	\$-	\$152,665	\$-
SCHEDULE E - Creditors Holding Unsecured Priority Claims	Yes	2	\$-	\$1,600	\$-
SCHEDULE F - Creditors Holding Unsecured Nonpriority Claims	Yes	1+	\$-	\$48,791	\$-
SCHEDULE G - Executory Contracts and Unexpired Leases	Yes	1	\$-	\$-	\$-
SCHEDULE H - CoDebtors	Yes	1	\$-	\$-	\$-
SCHEDULE I - Current Income of Individual Debtor(s)	Yes	1	\$-	\$-	\$4,107
SCHEDULE J - Current Expenditures of Individual Debtor(s)	Yes	1	\$-	\$-	\$4,091
TOTALS	\$ 170,900 TOTAL ASSETS	\$ 203,056 TOTAL LIABILITIES			

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Clifford Leslie and Mary Jane Leslie, Debtors

Bankruptcy Docket #:

STATISTICAL SUMMARY OF CERTAIN LIABILITIES - 28 U.S.C. § 159

If you are an individual debtor whose debts are primarily consumer debts as defined in 101(8) of the Bankru	ptcy
Code (11 U.S.C. 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below	/
Check this box if you are an individual debtor whose debts are NOT primarily consumer debts and, therefore not required to report any information here.	e, are

This information is for statistical purposes only under 28 U.S.C § 159 Summarize the following types of liabilities, as reported in the Schedules, and total them

Type of Liability	Amount
Domestic Support Obligations (From Schedule E)	\$ 0
Taxes and Certain Other Debts Owed to governmental Units (From Schedule E)	\$ 1,600.00
Claims for Death or Personal Injury While Debtor was Intoxicated (From Schedule E) whether disputed or undisputed)	\$ 0
Student Loan Obligations (From Schedule F)	\$ 3,975.00
Domestic Support Separation Agreement and Divorce Decree Obligations Not Reported on (Schedule E).	\$ O
Obligations to Pension or Profit Sharing and Other Similar Obligations (From Schedule F)	\$ 0
TOTAL	\$ 5,575
State the following:	
Average Income (from Schedule I, Line 16)	\$ 4,106.73
Average Expenses (from Schedule J, Line 18)	\$ 4,091.00
Current Monthly Income (from Form 22A Line 12; or, Form 22B Line 11; or, Form 22C Line 20)	\$ 3,454.63

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 79,700.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 1,600.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" Column		\$0
4. Total from Schedule F		\$ 48,791.00
5. Total of non-priority unsecured debt (sum of 1,3 and 4)		\$ 128,491.00

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Clifford Leslie and Mary Jane Leslie, Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Wife Debtor's Interest Joint in Property Communi		Current Value of Debtors Interest in Property Without Deducting and Secured Claim or Exemption	Amount of Secured Claim
140 Cypress Drive Bolingbrook, IL 60440 - (Debtors primary residence)	Fee Simple	J	\$ 160,000	\$ 143,136

Total Market Value of Real Property

(Report also on Summary of Schedules)

\$160,000.00

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Clifford Leslie and Mary Jane Leslie, Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information in this schedule, do not include the name or address of a minor child. Simpy state a "minor child."

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or quardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	H W J C	Debtor's Property Deduc	Value of Interest in , Without ting Any I Claim or
01. Cash on Hand	X				
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.		checking account with -Hancock Bank		\$	200
03. Security Deposits with public utilities,		savings account with -Hancock Bank		\$	600
telephone companies, landlords and others.	X				
04. Household goods and furnishings, including audio, video, and computer equipment.		Household Goods; tv, vcr, stereo, couch, utensils, vacuum, table, chairs, lamps, entertainment center, bedroom set		\$	1,500
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, Compact Discs, Tapes/Records, Family Pictures		\$	100
06. Wearing Apparel		, , , , , ,			
		Necessary wearing apparel.		\$	250
07. Furs and jewelry.		Earrings, watch, costume jewelry, wedding bands		\$	250
08. Firearms and sports, photographic, and other hobby equipment.	X				
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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Clifford Leslie and Mary Jane Leslie, Debtors

	SCH	EDULE B - PERSONAL PROPERTY		
Type of Property	N O N E	Description and Location of Property	H W J C	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Term Life Insurance with Allstate - No Cash Surrender Value.		\$ 0
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	X			
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars	X			
13. Stocks and interests in incorporated and unincorporated businesses.	X			
14. Interest in partnerships or joint ventures. Itemize. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable	X			
17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled	X			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	Х			
19. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights and other intellectual property. Give particulars.	X			
23. Licenses, franchises and other general intangibles.	X			
PFG Record # 390683	 	 	Form 6	B) (12/07) Page 2 of 3

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Clifford Leslie and Mary Jane Leslie, Debtors

SCHEDULE B - PERSONAL PROPERTY									
Type of Property	N O N E	Description and Location of Property	C A M	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or					
24. Customer list or other compilations containing personally identifiable information (as defined in 11 USC 101 41A provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes	x								
25. Autos, Truck, Trailers and other vehicles and accessories.									
		Healthcare Assoc CR UN - 2000 Olds Aurora	J	\$ 2,500					
		G M A C - 2002 Jeep Laredo	J	\$ 5,500					
26. Boats, motors and accessories.	X								
27. Aircraft and accessories.	X								
28. Office equipment, furnishings, and supplies.	X								
29. Machinery, fixtures, equipment, and supplie used in business.	X								
30. Inventory	X								
31. Animals									
		Family Pets/Animals. 2 dogs		\$ 0					
32. Crops-Growing or Harvested. Give particulars.	X								
33. Farming equipment and implements.	X								
34. Farm supplies, chemicals, and feed.	X								
35. Other personal property of any kind not already listed. Itemize.	X								
		Total (Report also on Summary of Schedules)		\$10,900					

Document Page 12 of 43 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Clifford Leslie and Mary Jane Leslie, Debtors

SCHEDULE C - PROPERTY CLAIMED EXEMPT								
Debtor claims the exemptions to which debtor is entitled under: (Check one box) 11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)	Check if debtor claims a homestead exemption that exceeds \$136,875							

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
00. Real Property			
140 Cypress Drive Bolingbrook, IL 60440 - (Debtors primary residence)	735 ILCS 5/12-901	\$ 30,000	\$ 160,000
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.			
checking account with -Hancock Bank	735 ILCS 5/12-1001(b)	\$ 200	\$ 200
savings account with -Hancock Bank	735 ILCS 5/12-1001(b)	\$ 600	\$ 600
04. Household goods and furnishings, including audio, video, and computer equipment.			
Household Goods; tv, vcr, stereo, couch, utensils, vacuum, table, chairs, lamps, entertainment center, bedroom set	735 ILCS 5/12-1001(b)	\$ 1,500	\$ 1,500
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	735 ILCS 5/12-1001(a)	\$ 100	\$ 100
Books, Compact Discs, Tapes/Records, Family Pictures	733 IEGG 3/12-100 I(a)	Ψ 100	\$ 100
06. Wearing Apparel			
Necessary wearing apparel.	735 ILCS 5/12-1001(a),(e)	\$ 250	\$ 250
07. Furs and jewelry.			
Earrings, watch, costume jewelry, wedding bands	735 ILCS 5/12-1001(b)	\$ 250	\$ 250
25. Autos, Truck, Trailers and other vehicles and accessories.			
Healthcare Assoc CR UN - 2000 Olds Aurora	735 ILCS 5/12-1001(c)	\$ 2,400	\$ 2,500
DEC Boord # 200692		fficial Form 6C\ (12)	

PFG Record # 390683 B6C (Official Form 6C) (12/07) Page 1 of 1

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Clifford Leslie and Mary Jane Leslie, Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s) on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule D.

Crieck triis	DOX II GEDIOI HAS NO CIECILOIS NOIC	uniy u	113600	The dialitis to report on this schedule D.					
Including Zi	me and Mailing Address ip and Account Number Instructions Above)	Codebtor	C A H	* Date Claim was Incured * Nature of Lien *Value of Property Subject to Lien *Description of Property	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of	Unsecured Portion, If Any
1 GMAC Attn: Bankrup 15303 S 94TI Orland Park I	h Áve		J	Dates: 2003-2009 Nature of Lien: Lien on Vehicle - PMSI Market Value: \$ 5,500 Intention: Reaffirm 524 (c) *Description: G M A C - 2002 Jeep Laredo				\$ 6,197	\$ 697
2 GMAC Morto Attn: Bankrup 999 Nw Gran Oklahoma Cit Acct No.:	otcy Dept. d Blvd		J	Dates: 2003-2009 Nature of Lien: Mortgage Market Value: \$ 160,000 Intention: Reaffirm 524 (c) *Description: 140 Cypress Drive Bolingbrook, IL 60440 - (Debtors primary residence)				\$ 64,965	\$ 0
Attn: Bankrup 1151 E Warre Naperville IL Acct No.: (otcy Dept. enville Rd		J	Dates: 2004-2009 Nature of Lien: Lien on Vehicle - PMSI Market Value: \$ 2,500 Intention: None *Description: Healthcare Assoc CR UN - 2000 Olds Aurora				\$ 3,332	\$ 832
4 Healthcare A Attn: Bankrup 1151 E Warre Naperville IL Acct No.: 0	otcy Dept. enville Rd		J	Dates: 2006-2009 Nature of Lien: Mortgage - Second Market Value: \$ 160,000 Intention: Reaffirm 524 (c) *Description: 140 Cypress Drive Bolingbrook, IL 60440 - (Debtors primary residence)				\$ 78,171	\$ 78,171

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Clifford Leslie and Mary Jane Leslie, Debtors

Creditor's Name and Mailing Address Including Zip and Account Number (See Instructions Above) Codebtor C A H

* Date Claim was Incured

* Nature of Lien

*Value of Property Subject to Lien

*Description of Property

Inliquidated

Amount of Claim Without Deducting Value of

Unsecured Portion, If Any

Total

\$ 152,665

\$ 79,700

(Report also on Summary of Schedules.) (if applicatble, report also on Statistical Summary of Certain Liabilities and Related Data.)

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Clifford Leslie and Mary Jane Leslie, Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYP	ES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of Credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but bfore the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950 * per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and certain other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to maintain the capital of insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for death or personal injury while debtor was intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on April 10, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Clifford Leslie and Mary Jane Leslie, Debtors

In re

	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A M	Date Claim Was Incured and Consideration For Claim	Contingent	Unliquidated	Disputed	Amount of Claim	Amount Entitled to Priority
1	IRS Priority Debt Attn: Bankruptcy Dept. Box 21126 Philadelphia PA 19114		J	Reason: Federal Income Tax Dates: 2007				\$ 1,600	\$ 1,600
_	Account No. XXXXXCP504						<u> </u>		

Total Amount of Unsecured Priority Claims

(Report also on Summary of Schedules)

\$ 1,600

\$ 1,600

PFG Record # 390683 B6E (Official Form 6E) (12/07) Page 2 of 2

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Clifford Leslie and Mary Jane Leslie / Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

ᆫ				•					
	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C H M	C	te Claim Was Incurred and Consideration For Claim. In is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	ount of laim
1	Capital One Attn: Bankruptcy Dept. Po Box 85520 Richmond VA 23285 Acct #: XXXXX9597		Н		007-2009 redit Card or Credit Use				\$ 4,337
2	CHASE Attn: Bankruptcy Dept. 800 Brooksedge Blvd Westerville OH 43081 Acct #: XXXXX9597		Н		007-2009 redit Card or Credit Use				\$ 6,452
3	CHASE Attn: Bankruptcy Dept. 800 Brooksedge Blvd Westerville OH 43081 Acct #: XXXXX9597		Н		004-2009 redit Card or Credit Use				\$ 6,972

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Clifford Leslie and Mary Jane Leslie / Debtors

	SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS								
	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim	
4	Chase/CC Attn: Bankruptcy Dept. 201 N Walnut St # De1-10 Wilmington DE 19801 Acct #: XXXXX8036		w	Dates: 2006-2009 Reason: Credit Card or Credit Use				\$ 1,718	
5	Discover Bank Bankruptcy Dept. PO Box 8003 Hilliard OH 43026 Acct #: 6011381010357498		J	Dates: 2007 Reason: Credit Card or Credit Use				\$ 1,000	
6	Equifax Attn: Bankruptcy Dept. P.O. Box 740241 Atlanta GA 30374 Acct #: XXXXX9597			Dates: 2009 Reason: Notice Only				\$ 0	
7	Experian Attn: Bankruptcy Dept. P.O. Box 2002 Allen TX 75013 Acct #: XXXXX9597			Dates: 2009 Reason: Notice Only				\$ 0	
8	Fair Collections & Outsourcing Bankruptcy Department 6931 Arlington Rd. #400 Bethesda MD 20814 Acct #: 34158009466		J	Dates: 2006 Reason: Credit Extended to Debtor(s)				\$ 620	

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

FairCollections
Bankruptcy Department
12304 Baltimore Ave
Beltsville MD 20905

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Clifford Leslie and Mary Jane Leslie / Debtors

In re

	SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS							
	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
9	FASHION BUG/Soanb Attn: Bankruptcy Dept. 1103 Allen Dr Milford OH 45150 Acct #: XXXXX8036		W	Dates: 2003-2009 Reason: Credit Card or Credit Use				\$ 810
10	GEMB/CARE CREDIT Attn: Bankruptcy Dept. Po Box 981439 El Paso TX 79998 Acct #: XXXXX8036		J	Dates: 2007-2008 Reason: Credit Card or Credit Use				\$ 8,143
11	GEMB/JCP Attn: Bankruptcy Dept. Po Box 984100 El Paso TX 79998 Acct #: XXXXX8036		W	Dates: 2006-2009 Reason: Credit Card or Credit Use				\$ 1,245
12	Healthcare Assoc CR UN Attn: Bankruptcy Dept. 1151 E Warrenville Rd Naperville IL 60563 Acct #: XXXXX8036		w	Dates: 2002-2008 Reason: Credit Card or Credit Use				\$ 4,160
13	HFC Attn: Bankruptcy Dept. Po Box 1547 Chesapeake VA 23327 Acct #: XXXXX8036		W	Dates: 2006-2009 Reason: Credit Card or Credit Use				\$ 4,209
14	HSBC BANK Attn: Bankruptcy Dept. Po Box 5253 Carol Stream IL 60197 Acct #: XXXXX9597		Н	Dates: 2007-2009 Reason: Credit Card or Credit Use				\$ 1,412
15	HSBC/Bsbuy Attn: Bankruptcy Dept. Po Box 15519 Wilmington DE 19850 Acct #: XXXXX9597		Н	Dates: 2003-2009 Reason: Credit Card or Credit Use				\$ 343

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In re

Clifford Leslie and Mary Jane Leslie / Debtors

	SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS								
	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim	
16	Nelnet LNS Attn: Bankruptcy Dept. Po Box 1649 Denver CO 80201 Acct #: 1149		w	Dates: 2003-2009 Reason: Loan or Tuition for Education				\$ 3,975	
17	Target NB Attn: Bankruptcy Dept. Po Box 673 Minneapolis MN 55440 Acct #: XXXXX8036		w	Dates: 1997-2009 Reason: Credit Card or Credit Use				\$ 1,630	
18	TransUnion Attn: Bankruptcy Dept. P.O. Box 1000 Chester PA 19022 Acct #: XXXXX9597			Dates: 2009 Reason: Notice Only				\$ 0	
19	Wffinance Attn: Bankruptcy Dept. 135 S Weber Rd Bolingbrook IL 60490 Acct #: 103060890106840		w	Dates: 2008-2009 Reason: Personal Loan				\$ 975	
20	Women's Workout World Attn: Bankruptcy Dept. 16015 S. Harlem Ave. Tinley Park IL 60477 Acct #: 15668874		J	Dates: 2008 Reason: Membership/Subscription				\$ 790	

Total Amount of Unsecured Claims

(Report also on Summary of Schedules)

\$ 48,791.00

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Clifford Leslie and Mary Jane Leslie, Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).



Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract. Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Non-Residential Real Property. State Contract Number or Any Government Contract.

[x] None

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Clifford Leslie and Mary Jane Leslie, Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor 's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

Name and Address of CoDebtor	Name and Address of the Creditor
[x] None	
[4] mana	

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UNITED STATTES BARREUPT (4 COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Clifford Leslie and Mary Jane Leslie, Debtors

Bankruptcy Docket #:

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital	DEPENDENTS OF DEBTOR AND SPOUSE ~ RELATIONSHIP AND AGE		
Status: Married	none		
	DEBTOR EMPLOYMENT	SPOUSE EMPLOYMENT	
Occupation:	Disabled	Medical Transcriptionist	
Name of Employer:		Keystrokes Transcription Svc	
Years Employed		1.5 years	
Employer Address:		220 Garden Street	
City, State, Zip	,	Yorkville, IL 60560	

INCOME: (Estimate of average or projected monthly income at time case filed.)	DEBTOR	SPOUSE
1. Monthly Gross Wages, Salary, and commissions	\$ 0.00	\$ 4,043.54
(Prorate if not paid monthly.) 2. Estimated Monthly Overtime	\$ 0.00	\$ 0.00
3. SUBTOTAL	\$ 0.00	\$ 4,043.54
4. LESS PAYROLL DEDUCTIONS		
a. Payroll Taxes and Social Security	\$ 0.00	\$ 683.84
b. Insurance	\$ 0.00	\$ 448.85
c. Union Dues	\$ 0.00	\$ 0.00
d. Other (Specify) Pension:	\$ 0.00	\$ 0.00
Voluntary 401 Contributions:	\$ 0.00	\$ 0.00
Child Support:	\$ 0.00	\$ 0.00
Life Insurance, Uniforrms, 401K Loan:	\$ 0.00	\$ 47.13
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 0.00	\$ 1,179.82
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ 0.00	\$ 2,863.72
7. Regular income from operation of business or profession or farm	\$ 0.00	\$ 0.00
3. Income from real property	\$ 0.00	\$ 0.00
9. Interest and dividends	\$ 0.00	\$ 0.00
10. Alimony, maintenance or support payments payable to the debtor	\$ 0.00	\$ 0.00
for the debtor's use or that of dependents listed above.		\$ 0.00
11. Social Security or government assistance (Specify)	\$ 1,243.00	
12. Pension or retirement income	\$ 0.00	\$ 0.00
13. Other monthly income (Specify:) & &	\$ 0.00	\$ 0.00
Unemployment Income	\$ 0.00	\$ 0.00
14. SUBTOTAL OF LINES 7 THROUGH 13		
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 1,243.00	\$ 2,863.72
16. COMBINED AVERAGE MONTHLY INCOME (Combine column totals fromline 15;	\$ 4,106	5.72
there is only one debtor repeat total reported on line 15.)	eport also on Summary of Schedules and it	f applicable on Statistical Summary

Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data.)

Record #: 390683 B6I (Official Form 6I) (12/07) Page 1 of 1

^{17.} Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None**

UNITED STATTES BARKRUHT CYCOURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Record #: 390683

Clifford Leslie and Mary Jane Leslie, Debtors

Bankruptcy Docket #:

SCHEDULE J - CURR	ENT EXPENSES OF INDIVIDUAL DEBTOR	₹(\$)
Complete this schedule by estimating the average mor payments made bi-weekly, quarterly, semi-annually, or annu	thly expenses of the debtor and the debtor's family at time case filed. Prora ally to show monthly rate.	ite any
Check box if joint petition is filed & debtor's spouse maintai	ns a separate household. Complete a separate schedule of expenditures labeled	d "Spouse".
 Rent or home mortgage payment (include lot r 		\$ 1,526.00
a. Real Estate taxes included? [x] Yes	•	
2. Utilities: a. Electricity and Heating Fuel	[A] TOO [1]	\$ 300.00
b. Water, Sewer, Garbage		\$ 45.00
c. Cellphone, Internet		\$ -
d. Other Home Phone and Ca	ble Television	\$ 140.00
3. Home Maintenance (repairs and upkeep)		\$ 75.00
4. Food		\$ 450.00
5. Clothing		\$ 75.00
6. Laundry and Dry Cleaning		\$ 55.00
7. Medical and Dental Expenses		\$ 75.00
3. Transportation (not including car payments)	Gae Tolle/Parking Fooe/Liconege Pongir Puc/Train	\$ 451.00
 Prainisportation (not including car payments) Recreation, Clubs and Entertainment, Newspa 	Gas, Tolls/Parking, Fees/Licenses, Repair, Bus/Train	\$ 100.00
10. Charitable Contributions	poro, magazinos, etc.	\$ 20.00
11. Insurance (not deducted from wages or includ	ed in home mortgage payments)	·
a. Homeowner's or Renter's	,	\$ -
b. Life		\$ -
c. Health		<u>\$-</u>
d. Auto		\$ 72.00
e. Other		\$-
12. Taxes (not deducted from wages or included i	n home mortgage payments)	
(Specify) Federal or State Tax Repayment	nts, Real Estate Taxes	\$ 50.00
13. Installment Payments: (In Chapter 11, 12, and a. Auto	13 cases, do not list payments to be included in plan)	\$327.00
b. Reaffirmation Payments		\$ -
c. Other	\$-	\$ -
14. Alimony, maintenance and support paid to oth	ers	\$-
Payments for support of additional dependents	s not living at your home	\$-
Regular expenses from operation of business,	profession, or farm (attach detailed statement)	\$ -
17. Other: Haircuts, Hygiene, Newspaper/N Eyecare, Meds Postage/Ba	-	
\$175.00 \$65.0	\$0.00 \$- \$45.00	\$285.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1 the Stastical of Summary of Certain Liabilities and Relate	-17. Report also on Summary of Schedules and if applicable, on ed Data.	\$ 4,091.00
·	es anticipated to occur within the year following the filing this	document:
20. STATEMENT OF MONTHLY NET INCOME	a. Average monthly income from Line 15 of Schedule	\$ 4,106.72
	b. Average monthly expenses from Line 18 above	\$ 4,091.00
	c. Monthly net income (a. minus b.)	\$ 15.73
	d. Total amount to be paid into plan monthly	\$ -
	y	

B6J (Official Form 6J) (12/07) Page 1 of 1

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Clifford Leslie and Mary Jane Leslie, Debtors

Bankruptcy Docket #:

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated:	08/01/2009	/s/ Clifford Leslie	X Date & Sign
		Clifford Leslie	
Dated:	08/01/2009	/s/ Mary Jane Leslie	X Date & Sign
		Mary Jane Leslie	

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by the Law Offices of Peter Francis Geraci.

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Clifford Leslie and Mary Jane Leslie, Debtors

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filling of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

NONE

01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
0	
Spouse	
	·
AMOUNT	SOURCE
2009: \$26,043	employment
2008: \$36.989	

2007: \$33,143

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Clifford Leslie and Mary Jane Leslie, Debtors

STATEMENT OF FINANCIAL AFFAIRS

02. INCOME OTHER THAN FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
2009: \$0	withdrawl from pension
2008: \$0	
2007: \$20,086	
2009: \$1,243/mo	Social security income
2008: \$16,408	
2007: \$13.636	

NONE

	•
AMOUNT	SOURCE

03. PAYMENTS TO CREDITORS:

Complete a. or b. as appropriate, and c.

a. INDIVIDUAL OR JOINT DEBTOR(S) WITH PRIMARILY CONSUMER DEBTS: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately proceeding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600.00. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address	Dates of	Amount	Amount
of Creditor	Payments	Paid	Still Owing
Healthcare Assoc CR UN 1151 E Warrenville Rd Naperville IL 60563	Monthly	\$ 831	\$ 2,501
Healthcare Assoc CR UN 1151 E Warrenville Rd Naperville IL 60563	Monthly	\$ 2,304	\$ 75,867
G M A C 15303 S 94Th Ave Orland Park IL 60462	Monthly	\$ 981	\$ 5,216

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Clifford Leslie and Mary Jane Leslie, Debtors

CIVILMENI	OF FINANCIA	
SIAICMENI	UP PINANGIA	I AFFAIR.3

03. PAYMENTS TO CREDITORS:

73118

Complete a. or b. as appropriate, and c.

a. INDIVIDUAL OR JOINT DEBTOR(S) WITH PRIMARILY CONSUMER DEBTS: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately proceeding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600.00. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address	Dates of	Amount	Amount
of Creditor	Payments	Paid	Still Owing
Midland Mortgage	Monthly	\$ 2,274	\$ 62,691
Compa			
999 Nw Grand Blvd			
Oklahoma City OK			

NONE

b. DEBTOR WHOSE DEBTS ARE NOT PRIMARILY CONSUMER DEBTS: List each payment or other transfer to any creditor made with 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000 (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by each or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address	Dates of	Amount Paid or Value of	Amount
of Creditor	Payment/Transfers	Transfers	Still Owing

ONE



c. ALL DEBTORS: List all payments made within 1 year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments be either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

& Relationship to Debtor	of Payments	Transfers	Still Owing
& Relationship to Debtor	or r ayments	Transiers	- Cui Cwing

NONE

04. SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTIONS, GARNISHMENTS AND ATTACHMENTS:

List all lawsuits & administrative proceedings to which the debtor is or was a party within 1 (one) year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF	NATURE	COURT	STATUS
SUIT AND	OF	OF AGENCY	OF
CASE NUMBER	PROCEEDING	AND LOCATION	DISPOSITION

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In re

Clifford Leslie and Mary Jane Leslie, Debtors

Address

of Custodian

04b. WAGES OR ACCOUNTS GARNISHED: Describe all property that has been attached, garnished or seized under any legal or equitable process within (1) one year preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)				
Name and Address of Person	Date	Description		
for Whose Benefit Property	of	and Value		
was Seized	Seizure	of Property		
05. REPOSSESSION, FORECLO	SURES AND RETURNS: ossessed by a creditor, sold at a foreclosure sale.	transferred through a deed in lieu of foreclosure o	or	
		-	2 or	
Name and Address of Creditor or Seller	Date of Repossession, Foreclosure Sale. Transfer or Return	Description and Value of Property		
	VERSHIPS:			
a. Describe any assignment of procase. (Married debtors filing unde	operty for the benefit of creditors made within 120 r chapter 12 or chapter 13 must include any assig s are separated and a joint petition is not filed.)			
case. (Married debtors filing unde	r chapter 12 or chapter 13 must include any assigns are separated and a joint petition is not filed.) Date	nment by either or both spouses whether or not a Terms of		
a. Describe any assignment of processe. (Married debtors filing unde petition is filed, unless the spouse Name and Address of	r chapter 12 or chapter 13 must include any assig s are separated and a joint petition is not filed.) Date of	nment by either or both spouses whether or not a Terms of Assignment or		
a. Describe any assignment of procase. (Married debtors filing unde petition is filed, unless the spouse Name and	r chapter 12 or chapter 13 must include any assigns are separated and a joint petition is not filed.) Date	nment by either or both spouses whether or not a Terms of		

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of

Order

and Value of Property

of Court Case

Title & Number

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In re

Clifford Leslie and Mary Jane Leslie, Debtors

STATEMENT OF FINANCIAL AFFAIRS				
07. GIFTS:				
List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)				
Name and Address of Person	Relationship	Date	Description	
Of	to Debtor,	of	and Value	
Organization	If Any	Gift	of Gift	
•	· · · · · · · · · · · · · · · · · · ·			
08. LOSSES:				
Description and Value of Property	ss the spouses are separated and a joint petition is Description of Circumstances and, if Loss Was Covered in Whole or in Part by Insurance, Give Particulars	Date of Loss		
List all payments made or proper concerning debt consolidation, re preceding the commencement of Name and	TEBT COUNSELING OR BANKRUPTCY: ty transferred by or on behalf of the debtor to any public funder the bankruptcy law or preparation of a public case.	etition in bankruptcy within one (1) ye Date of Payment,		
List all payments made or proper concerning debt consolidation, re preceding the commencement of	ty transferred by or on behalf of the debtor to any p lief under the bankruptcy law or preparation of a p	etition in bankruptcy within one (1) ye	ear immediately Amount of Money o	
List all payments made or proper concerning debt consolidation, re preceding the commencement of Name and Address of Payee	ty transferred by or on behalf of the debtor to any p lief under the bankruptcy law or preparation of a p	etition in bankruptcy within one (1) ye Date of Payment, Name of Payer if	ear immediately Amount of Money o Description and Value of Property	
List all payments made or proper concerning debt consolidation, repreceding the commencement of Name and Address of Payee Law Offices of Peter	ty transferred by or on behalf of the debtor to any p lief under the bankruptcy law or preparation of a p	etition in bankruptcy within one (1) ye Date of Payment, Name of Payer if	Amount of Money o Description and Value of Property Payment/Value	
List all payments made or proper concerning debt consolidation, repreceding the commencement of Name and Address of Payee Law Offices of Peter Francis Geraci	ty transferred by or on behalf of the debtor to any p lief under the bankruptcy law or preparation of a p	etition in bankruptcy within one (1) ye Date of Payment, Name of Payer if	ear immediately Amount of Money o Description and Value of Property	
List all payments made or proper concerning debt consolidation, repreceding the commencement of Name and Address of Payee Law Offices of Peter Francis Geraci 55 E Monroe St	ty transferred by or on behalf of the debtor to any p lief under the bankruptcy law or preparation of a p	etition in bankruptcy within one (1) ye Date of Payment, Name of Payer if	Amount of Money o Description and Value of Property Payment/Value	
List all payments made or proper concerning debt consolidation, repreceding the commencement of Name and Address of Payee Law Offices of Peter Francis Geraci 55 E Monroe St Suite#3400	ty transferred by or on behalf of the debtor to any p lief under the bankruptcy law or preparation of a p	etition in bankruptcy within one (1) ye Date of Payment, Name of Payer if	Amount of Money o Description and Value of Property Payment/Value	
List all payments made or proper concerning debt consolidation, repreceding the commencement of Name and Address of Payee Law Offices of Peter Francis Geraci 55 E Monroe St	ty transferred by or on behalf of the debtor to any p lief under the bankruptcy law or preparation of a p	etition in bankruptcy within one (1) ye Date of Payment, Name of Payer if	Amount of Money o Description and Value of Property Payment/Value	
List all payments made or proper concerning debt consolidation, repreceding the commencement of Name and Address of Payee Law Offices of Peter Francis Geraci 55 E Monroe St Suite#3400 Chicago,IL 60603	ty transferred by or on behalf of the debtor to any p lief under the bankruptcy law or preparation of a p	Date of Payment, Name of Payer if Other Than Debtor Dayments made or property transferredation, relief under the bankruptcy lay	Amount of Money o Description and Value of Property Payment/Value 2,000.00	
List all payments made or proper concerning debt consolidation, repreceding the commencement of Name and Address of Payee Law Offices of Peter Francis Geraci 55 E Monroe St Suite#3400 Chicago,IL 60603 09a. PAYMENTS RELATED TO debtor to any persons, including a petition in bankruptcy within 1 y	ty transferred by or on behalf of the debtor to any public under the bankruptcy law or preparation of a pot this case. DEBT COUNSELING OR BANKRUPTCY: List all pattorneys, for consultation concerning debt consolir	Date of Payment, Name of Payer if Other Than Debtor Dayments made or property transferredation, relief under the bankruptcy laythis case.	Amount of Money o Description and Value of Property Payment/Value 2,000.00 ed by or on behalf of the w or preparation of	
List all payments made or proper concerning debt consolidation, repreceding the commencement of Name and Address of Payee Law Offices of Peter Francis Geraci 55 E Monroe St Suite#3400 Chicago,IL 60603	ty transferred by or on behalf of the debtor to any public under the bankruptcy law or preparation of a pot this case. DEBT COUNSELING OR BANKRUPTCY: List all pattorneys, for consultation concerning debt consolir	Date of Payment, Name of Payer if Other Than Debtor Dayments made or property transferredation, relief under the bankruptcy lay	Amount of Money o Description and Value of Property Payment/Value 2,000.00	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Clifford Leslie and Mary Jane Leslie, Debtors

STATEMENT OF FINANCIAL AFFAIRS

09a. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY: List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within 1 year immediately preceding the commencement of this case.

Name and Address of Payee Date of Payment, Name of Payer if Other Than Debtor Amount of Money or description and Value of Property

MMI/CCCS 9009 W. Loop S. Houston, TX 77096 Phone 866.983.2227 2009

\$50.00

NONE

10. OTHER TRANSFERS

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security with two (2) years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Transferee, Relationship to Debtor

. Date Describe Property
Transferred and
Value Received

NONE

Χ

10b. List all property transferred by the debtor within ten (10) years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

Name of Trust or other Device Date(s) of Transfer(s) Amount and Date of Sale or Closing

NONE

11. CLOSED FINANCIAL ACCOUNTS:

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one (1) year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Institution Type of Account, Last Four Digits of Account Number, and Amount of Final Balance

Amount and
Date of Sale or
Closing

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In re

Clifford Leslie and Mary Jane Leslie, Debtors

12. SAFE DEPOSIT BOXES:			
immediately preceding the comme	c or depository in which the debtor has or had sec encement of this case. (Married debtors filing und uses whether or not a joint petition is filed, unless	er chapter 12 or chapter 13 must include	e boxes or
Name and Address of Bank	Names & Addresses of Those With	Description of	Date of Transfer or
or Other Depository	Access to Box or depository	Contents	Surrender, if Any
13. SETOFFS:			
of this case. (Married debtors filing not a joint petition is filed, unless t	or, including a bank, against a debt or deposit of t g under chapter 12 or chapter 13 must include inf he spouses are separated and a joint petition is n	ormation concerning either or both spou not filed.)	
Name and Address of Creditor	Date of Setoff	Amount of Setoff	
14. LIST ALL PROPERTY HELD I	FOR ANOTHER PERSON:		
	FOR ANOTHER PERSON: person that the debtor holds or controls.		
		Location	
	person that the debtor holds or controls.	Location of Property	
List all property owned by another Name and Address of Owner	person that the debtor holds or controls. Description and Value of Property		
List all property owned by another Name and Address of Owner 15. PRIOR ADDRESS OF DEBTO If debtor has moved within three (3) occupied during that period and value.	person that the debtor holds or controls. Description and Value of Property	of Property ent of this case, list all premises which the	
List all property owned by another Name and Address of Owner 15. PRIOR ADDRESS OF DEBTO	person that the debtor holds or controls. Description and Value of Property DR(S):	of Property ent of this case, list all premises which the	
List all property owned by another Name and Address of Owner 15. PRIOR ADDRESS OF DEBTO If debtor has moved within three (3 occupied during that period and varied to the complex of th	Description and Value of Property OR(S): 3) years immediately preceding the commencement acated prior to the commencement of this case. If	of Property ent of this case, list all premises which the fajoint petition is filed, report also any s	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Clifford Leslie and Mary Jane Leslie, Debtors

Site Name

and Address

16. SPOUSES and FORMER SP	OUSES:		
Louisiana, Nevada, New Mexico,	a community property state, commonwealth, or the Puerto Rico, Texas, Washington, or Wisconsin) tify the name of the debtor's spouse and of any form	within eight (8) years immediately pre	ceding the
Name			
17. ENVIRONMENTAL INFORM	ATION:		
For the purpose of this question,	he following definitions apply:		
oxic substances, wastes or mate statutes or regulations regulating	rederal, state, or local statute or regulation regulation regulation the air, land, soil surface water, ground with the cleanup of the these substances, wastes, or or property as defined under any Environmenta but not limited to, disposal sites.	vater, or other medium, including, but material.	not limited to,
'Hazardous material" means anyt environmental Law.	hing defined as a hazardous waste, hazardous o	or toxic substances, pollutant, or conta	aminant, etc. under
		tice in writing by a governmental unit	that it may be liable
17a List the name and address o			
I7a. List the name and address or potentially liable under or in vic Environmental Law:	lation of an Environmental Law. Indicate the gov	ernmental unit, the date of the notice,	and, if known, the
or potentially liable under or in vic		ernmental unit, the date of the notice, Date of Notice	and, if known, the Environmental Law

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Date

of Notice

Environmental

Law

Name and Address

of Governmental Unit

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In re

Clifford Leslie and Mary Jane Leslie, Debtors

,	•	ers, under any Environmental Law with re nit that is or was a party to the proceeding	•
number.			
Name and Address of Governmental Unit	Docket Number	Status of Disposition	
18 NATURE, LOCATION AND NAME	OF BUSINESS		
partnership, sole proprietor, or was se	elf-employed in a trade, profession, or othermone of this case, or in which the debtor	tner, or managing executive of a corporati ler activity either full- or part-time within si owned 5 percent or more of the voting or	x (6) years
If the debtor is a partnership, list the n		numbers nature of the businesses and	heginning and
	names, addresses, taxpayer identification th the debtor was a partner or owned 5 p	numbers, nature of the businesses, and ercent or more of the voting or equity second	
ending dates of all businesses in which (6) years immediately preceding the collision of the debtor is a corporation, list the next the second of the debtor is a corporation.	names, addresses, taxpayer identification that the debtor was a partner or owned 5 pommencement of this case. The partner of the case is addresses, taxpayer identification that the debtor was a partner or owned 5 p		urities, within six
ending dates of all businesses in which (6) years immediately preceding the countries of the debtor is a corporation, list the mending dates of all businesses in which	names, addresses, taxpayer identification that the debtor was a partner or owned 5 pommencement of this case. The partner of the case is addresses, taxpayer identification that the debtor was a partner or owned 5 p	ercent or more of the voting or equity second numbers, nature of the businesses, and	urities, within six

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In re

Clifford Leslie and Mary Jane Leslie, Debtors

STATEMENT OF FINANCIAL AFFAIRS		
has been, within six years immedia executive, or owner of more than \$	ately preceding the commencement of this	ration or partnership and by any individual debtor who is or case, any of the following: an officer, director, managing of a corporation; a partner, other than a limited partner, of a ractivity, either full- or part-time.
•	ding the commencement of this case. A de	nly if the debtor is or has been in business, as defined above, btor who has not been in business within those six years
19. BOOKS, RECORDS AND FIN	IANCIAL STATEMENTS:	
List all bookkeepers and accounta		receding the filing of this bankruptcy case kept or supervised
Name and Address	Dates Services Rendered	-
	no within two (2) years immediately precedi a financial statement of the debtor. Address	ng the filing of this bankruptcy case have audited the books of Dates Services Rendered
	o at the time of the commencement of this of account and records are not available, ex	case were in possession of the books of account and records plain.
Name	Address	-
	reditors and other parties, including mercar	ntile and trade agencies, to whom a financial statement was cement of this case.
Name and	Date	
Address	Issued	

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In re

Clifford Leslie and Mary Jane Leslie, Debtors

STATEMENT OF FINANCIAL AFFAIRS		
0. INVENTORIES		
ist the dates of the last two i		person who supervised the taking of each inventory, and
Date	Inventory	Dollar Amount of Inventory
of Inventory	Supervisor	(specify cost, market of other basis)
. List the name and address	of the person having possession of the records of	each of the inventories reported in a., above.
Date of Inventory	Name and Addresses of Custodian of Inventory Records	
21. CURRENT PARTNERS,	OFFICERS, DIRECTORS AND SHAREHOLDER	S:
n. If the debtor is a partnershi Name and Address	p, list nature and percentage of interest of each m Nature of Interest	ember of the partnership. Percentage of Interest
Name and Address 1b. If the debtor is a corpora	Nature of Interest tion, list all officers & directors of the corporation;	Percentage of Interest and each stockholder who directly or indirectly owns,
Name and Address 21b. If the debtor is a corpora controls, or holds 5% or more	Nature of Interest	Percentage of Interest and each stockholder who directly or indirectly owns,
Name and Address 21b. If the debtor is a corpora	Nature of Interest tion, list all officers & directors of the corporation;	Percentage of Interest and each stockholder who directly or indirectly owns,
Name and Address 21b. If the debtor is a corpora controls, or holds 5% or more Name and Address	Nature of Interest tion, list all officers & directors of the corporation; of the voting or equity securities of the corporatio	Percentage of Interest and each stockholder who directly or indirectly owns, h. Nature and Percentage of Stock Ownership
Name and Address 21b. If the debtor is a corpora controls, or holds 5% or more Name and Address	Nature of Interest tion, list all officers & directors of the corporation; of the voting or equity securities of the corporatio . Title	Percentage of Interest and each stockholder who directly or indirectly owns, h. Nature and Percentage of Stock Ownership
Name and Address 21b. If the debtor is a corpora controls, or holds 5% or more Name and Address	Nature of Interest Attion, list all officers & directors of the corporation; of the voting or equity securities of the corporatio Title	Percentage of Interest and each stockholder who directly or indirectly owns, h. Nature and Percentage of Stock Ownership
Name and Address 21b. If the debtor is a corpora controls, or holds 5% or more Name and Address 22. FORMER PARTNERS, 0 If the debtor is a partnership, Name	Nature of Interest Intere	Percentage of Interest and each stockholder who directly or indirectly owns, n. Nature and Percentage of Stock Ownership est of each member of the partnership. Date of
Name and Address 21b. If the debtor is a corpora controls, or holds 5% or more Name and Address 22. FORMER PARTNERS, 0 If the debtor is a partnership, Name	Nature of Interest Ition, list all officers & directors of the corporation; of the voting or equity securities of the corporatio Title DFFICERS, DIRECTORS AND SHAREHOLDERS list the nature and percentage of partnership interest. Address	Percentage of Interest and each stockholder who directly or indirectly owns, n. Nature and Percentage of Stock Ownership est of each member of the partnership. Date of Withdrawal

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In re

Clifford Leslie and Mary Jane Leslie, Debtors

	STATEMENT OF FIN	ANOIAL AI I AIIIO
b. If the debtor is a corporation, list mediately preceding the commenc		o with the corporation terminated within one (1) year
Name and Address	Title	Date of Termination
. WITHDRAWALS FROM A PART	NERSHIP OR DISTRIBUTION BY A COP	ORATION:
		redited or given to an insider, including compensation in any uisite during one year immediately preceding the
Name and Address of	Date and	Amount of Money or
Recipient, Relationship to	Purpose of	Description and value of
Debtor	Withdrawal	Property
s. TAX CONSOLIDATION GROUP:		
r tax purposes of which the debtor		umber of the parent corporation of any consolidated group (6) years immediately preceding the commencement of the
tax purposes of which the debtor less. Name of	has been a member at any time within six Taxpayer	
tax purposes of which the debtor se.	has been a member at any time within six	
tax purposes of which the debtor se. Name of Parent Corporation	has been a member at any time within six Taxpayer	
tax purposes of which the debtor se. Name of Parent Corporation 5. PENSION FUNDS:	has been a member at any time within six Taxpayer Identification Number (EIN) the name and federal taxpayer identification	
r tax purposes of which the debtor lase. Name of Parent Corporation 5. PENSION FUNDS: the debtor is not an individual, list the	has been a member at any time within six Taxpayer Identification Number (EIN) the name and federal taxpayer identification	(6) years immediately preceding the commencement of the

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Clifford Leslie and Mary Jane Leslie, Debtors

STATEMENT OF FINANCIAL AFFAIRS			
	CTATEMENIT	VEEVIDE	

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: 08/01/2009 /s/ Clifford Leslie X Date & Sign

Clifford Leslie

Dated: 08/01/2009 /s/ Mary Jane Leslie X Date & Sign

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Clifford Leslie and Mary Jane Leslie / Debtors

DEBTOR'S STATEMENT OF INTENTION

PART A - Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
Creditor's Name:	Describe Property Securing Debt:
G M A C	G M A C - 2002 Jeep Laredo
Attn: Bankruptcy Dept.	
15303 S 94Th Ave	
Orland Park IL 60462	
Property will be (check one):	
□Surrendered	Retained
If retaining the property, I intend to (check at least of	nne):
☐Redeem the property	
■Reaffirm the debt	
□Other. Explain	(for example, avoid lien using 110 U.S.C. §
522(f)).	
Property is (check one):	
□Claimed as exempt	■Not claimed as exempt
Property No. 2]
Creditor's Name:	Describe Property Securing Debt:
GMAC Mortgage	140 Cypress Drive Bolingbrook, IL 60440 - (Debtors primary residence)
Attn: Bankruptcy Dept.	
999 Nw Grand Blvd	
Oklahoma City OK 73118	
Property will be (check one):	
□Surrendered	Retained
If retaining the property, I intend to (check at least of	nne):
□Redeem the property	
■Reaffirm the debt	
□Other. Explain	(for example, avoid lien using 110 U.S.C. §
522(f)).	
Property is (check one):	
■Claimed as exempt	□Not claimed as exempt

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In re

Clifford Leslie and Mary Jane Leslie / Debtors

	DEBTOR'S STATEMENT OF INTENTION			
Dramautic No. 2				
Property No. 3 Creditor's Name: Healthcare Assoc CR UN Attn: Bankruptcy Dept. 1151 E Warrenville Rd Naperville IL 60563	Describe Property Securing Debt: 140 Cypress Drive Bolingbrook, IL 60440 - (De	Describe Property Securing Debt: 140 Cypress Drive Bolingbrook, IL 60440 - (Debtors primary residence)		
Property will be (check one):	<u> </u>			
□Surrendered	■Retained			
If retaining the property, I intend to (che	eck at least one):			
☐Redeem the property				
■Reaffirm the debt				
□Other. Explain 522(f)).	(for example, avoid lie	en using 110 U.S.C. §		
Property is (check one):				
□Claimed as exempt	■Not claimed as exempt			
DART D. Dave and presented	which to amounted books (All three configurations	of Dowt D. would		
	Describe Property Securing Debt:			

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.					
Dated:	08/01/2009	/s/ Clifford Leslie	X Date & Sign		
		Clifford Leslie	A Date & Sign		
Dated:	08/01/2009	/s/ Mary Jane Leslie	X Date & Sign		
		Mary Jane Leslie	A Date & Sign		

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Clifford Leslie and Mary Jane Leslie, Debtors

Bankruptcy Docket #:

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR - 2016B

Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

The compensation paid or promised by the Debtor(s), to the undersigned, is as follows: \$2,000 For legal services, Debtor(s) agrees to pay and I have agreed to accept \$2,000 Prior to the filing of this Statement, Debtor(s) has paid and I have received The Filing Fee has been paid. **Balance Due** \$0

2. The source of the compensation paid to me was:

	l	
Debtor(s)	Other:	(snecify)

The source of compensation to be paid to me on the unpaid balance, if any, remaining is:

Debtor(s) Other: (specify)

The undersigned has received no transfer, assignment or pledge of property from the debtor(s) except the following for the value stated: None.

- The undersigned has not shared or agreed to share with any other entity, other than with members of the undersigned's law firm, any compensation paid or to be paid without the client's consent, except as follows: None.
- The Service rendered or to be rendered include the following:
- (a) Analysis of the financial situation, and rendering advice and assistance to the client in determining whether to file a petition under Title 11, U.S.C.
- Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
- Representation of the client at the first scheduled meeting of creditors.
- Advice as required.
- By agreement with the debtor(s), the above-disclosed fee does not include the following service: Fee does NOT include missed court dates & amendments to schedules, contested matters, motions, objections to discharge or other matters except the first meeting of creditors.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.

Respectfully Submitted,

/s/ W. Alexander Wilson 08/17/2009 Dated:

> Attorney Name: W. Alexander Wilson LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH) 312.332.6354 (FAX)

Bar No: 6278725

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Clifford Leslie, and Mary Jane Leslie, Debtors

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 08/01/2009 /s/ Clifford Leslie X Date & Sign

Clifford Leslie

Dated: 08/01/2009 /s/ Mary Jane Leslie X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property:

Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Clifford Leslie and Mary Jane Leslie, Debtors

In re

NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before bankruptcy filing. Briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) must be provided by nonprofit budget & credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not

Chapter 13: Repayment of All or Part of Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family farm or fishing

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

I (We), the debtor(s), affirm that I (we) have received and read this notice.

/s/ Clifford Leslie Sign & Date 08/01/2009 Dated: Here Clifford Leslie /s/ Mary Jane Leslie 08/01/2009 Sign & Date Dated: Mary Jane Leslie Here /s/ W. Alexander Wilson 08/17/2009 Dated: Attorney: W. Alexander Wilson

Bar No: 6278725

PFG Record # 390683